

Prepared for
MICHAEL J DAWE
Report number
0888013775

Report date
July 01, 2004

Correction Summary

About our verification process

The following shows the revision(s) made to your file as a result of our verification. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose (twelve months for residents of Colorado, Maryland, and New York).

If no information follows, our response appeared on the previous page.

Experian
NCAC
P.O. Box 9595
Allen TX 75013

If you have questions
Locate your Report Number, then contact us **within 90 days** from the date on this report.

For efficient, self-directed **service, log on to** www.experian.com/disputes.

For assistance, call **800 583 4080**
M - F 9am - 5pm in your time zone.

To order a copy of your Experian Credit Score, call 1 888 322 5583.

Protect and manage your credit with Credit Manager. www.creditexpert.com

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Items we investigated	Outcome
<i>Items</i>	
Credit items	
CAPITAL ONE FSB	Remains
781260177770...	

***** MIXED AADC 683
0014327 2 MB 0.534 L 361
MICHAEL J DAWE
744 WHEELWRIGHT RD
BARRE MA 01005-8850



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Information affecting your creditworthiness

Items listed with dashes before and after the number, for example --1--, may have a potentially negative effect on your future credit extension and are listed first on the report.

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit accounts listed later in this report.

Credit items

Source/ Account number (except last few digits)	Date opened/ Reported since	Date of status/ Last reported	Type/ Terms/ Monthly payment	Responsibility	Credit limit or original amount/ High balance	Recent balance/ Recent payment	Status Details
--1-- CAPITAL ONE FSB PO BOX 26625 RICHMOND VA 23261 781260177770....	9-2000/ 9-2000	1-2003/ 6-2004	Revolving/ 84 Months/ \$0	Individual	\$15,381 / \$16,223	\$16,223 as of 6-2004/	Status: Account charged off/Past due 120 days. \$13,894 written off. \$16,223 past due as of 6-2004. Account history: Charge Off as of 6-2004, 5-2004, 3-2004, 10-2003 to 2-2004, 6-2003, 4-2003, 12-2002 120 days as of 8-2002 90 days as of 7-2002 60 days as of 6-2002 30 days as of 5-2002